

SUMMARY OF TRAINING PROGRAMMES

Anti-Money Laundering (AML), Anti-Terrorism Financing (CFT) & Proceeds of Unlawful Activities Act 2001 (AMLATFPUAA 2001)		
(1)	AMLATFPUAA 2001 - Complexity & Its Impact on Law & Compliance	<p>Objectives :</p> <ol style="list-style-type: none"> 1. Be exposed to the full extent of regulator's powers of enforcement under AMLATFPUAA and the rationale behind the amendments to mitigate the risk and AML/CFT 2. Describe the legislative restrictions & requirements imposed on financial institutions under AMLATFPUAA & the need for enhanced penalties for non-compliance 3. Gain further insight into emerging & continued trends of money laundering & terrorism financing to establish an effective global compliance 4. Recognize the changes in implementing Know Your Customer Policy via Risk Based Approach and the challenges in assessing risk
(2)	AMLATFPUAA 2001-Risk, Challenges & Vulnerabilities Towards Risk Based Approach	<p>Objectives :</p> <ol style="list-style-type: none"> 1. Recognize the importance for Reporting Institutions in moving from KYC - Rule Based Approach to KYC- Risk Based Approach in mitigating the risk of money laundering and terrorism financing in the financial market 2. Identify various changes in modus operandi / pattern in AML/CFT risk and the need to enhance regulations to improve monitoring, detection & reporting suspicious transactions 3. Analyze the impact of non-compliance and the need to balance between business & compliance towards satisfying regulators expectations

Anti-Money Laundering (AML), Anti-Terrorism Financing (CFT) & Proceeds of Unlawful Activities Act 2001 (AMLATFPUAA 2001)

(3)	AMLATFPUAA 2001 & Code of Conduct In Capital Market : Risk, Challenges & Vulnerabilities Towards Regulatory Compliance	<p>Objectives :</p> <ol style="list-style-type: none"> 1. Recognize the importance for Reporting Institutions in moving from KYC - Rule Based Approach to KYC - Risk Based Approach in mitigating the risk of money laundering and terrorism financing in the financial market 2. Identify various changes in modus operandi / pattern in AML/CFT risk and the need to enhance regulations to improve monitoring, detection & reporting suspicious transactions 3. Analyse the impact of non-compliance and the need to balance between business & compliance towards satisfying regulators expectations
(4)	AMLATFPUAA 2001 : Compliance & The Law (Basic)	<p>Objectives :</p> <ol style="list-style-type: none"> 1. Identify & approach practically the risk and opportunity for money laundering & terrorism financing 2. Comply with regulatory guidelines On AML/CFT 3. Realize the responsibilities of reporting institutions and their employees under AMLATFPUAA 2001
(5)	Updates On AMLATFPUAA 2001 & PDPA 2010: Risk, Challenges & Vulnerabilities Towards Regulatory Compliance	<p>Objectives :</p> <ol style="list-style-type: none"> 1. Recognize the importance of moving from KYC - Rule Based Approach to KYC- Risk Based Approach in mitigating the risk of money laundering and terrorism financing 2. Analyze the impact of non-compliance and the need to balance between business & compliance towards satisfying regulators expectations

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		3. Examine the need for “integrity” towards improving Personal Data protection in the banking sector
(6)	Managing The Risk & Evolution In Countering Terrorism Financing (Advance)	<p>Objectives :</p> <ol style="list-style-type: none"> 1. Refresh practical issues relating to the law, risk & vulnerabilities of money laundering & financing of terrorist in relation to the banking industry 2. Gain further insight into emerging & evolving trends, typologies and red flags in the banking sector to establish an effective anti-money laundering and counter financing of terrorism compliance program 3. Be updated on the latest changes to AMLATFPUAA 2001, predicate offences, local & international AML/CFT framework and the challenges in enforcement of AMLATFPUAA in the banking sector 4. Realize the difference between “Ruled Based” and “Risk Based” approach
(7)	AMLATFPUAA 2001 : Complexity & Its Impact on Financial Institution	<p>Objectives :</p> <ol style="list-style-type: none"> 1. Be exposed to the new amendments and the full extent of BNM powers of enforcement under AMLATFPUAA and the rationale behind the amendments to mitigate the risk and AML/CFT 2. Describe the legislative restrictions & requirements imposed on financial institutions under AMLATFPUAA & the need for enhanced penalties for non-compliance 3. Recognize the changes in implementing Know Your Customer Policy via Risk Based Approach and the challenges in assessing risk

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(8)	Workshop on “Anti-Money Laundering and Risk Based Methodologies	<p>Scope of Workshop :</p> <ol style="list-style-type: none"> 1. AML/CFT updates & enforcement 2. KYC check list as part of Risk Based process 3. Risk Based Approaches challenges in Offshore business 4. Applying technique of risk assessment, profiling and implications
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Program Pencegahan Pengubahan Wang Haram Dan Pencegahan Pembiayaan Kegaanasaan Dan Hasil Daripada Aktiviti Haram 2001

(1)	AMLATFPUAA 2001 : Kerumitan & Kesannya Terhadap Institusi Pelapor	<p>Objektif :</p> <ol style="list-style-type: none"> 1. Mendedahkan kepada pindaan baru dan sejauh mana kuasa BNM dalam penguatkuasaan di bawah AMLATFPUAA dan rasional di sebalik pindaan untuk mengurangkan risiko dalam AML/CFT 2. Mengenalpasti perubahan dalam melaksanakan Dasar Kenali Pelanggan Anda melalui Pendekatan Berasaskan Risiko (RBA) dan cabaran dalam menilai risiko tersebut
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Business Credit Professional Module 3

(1)	Business Credit Professional - Module 3 – Legal Documentations	<p>Syllabus :</p> <p>Chapter 2 : The Loan Agreement</p> <p>Chapter 3 : Covenants In Loan Documentation</p> <p>Chapter 4 : Property Security & Documentation</p> <p>Chapter 5 : Debenture</p> <p>Chapter 6 : Fixed Deposits</p>
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		<p>Chapter 7 : Shares & Unit Trusts</p> <p>Chapter 8 : Standby Letters Of Credit</p> <p>Chapter 9 : Other Forms Of Security</p> <p>Chapter 10 : Other Credit Support & Documentation</p>
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Code of Conduct		
(1)	AMLATFPUAA 2001 & Code of Conduct In Capital Market : Risk, Challenges & Vulnerabilities Towards Regulatory Compliance	<p>Objectives :</p> <ol style="list-style-type: none"> 1. Recognize the importance for Reporting Institutions in moving from KYC - Rule Based Approach to KYC - Risk Based Approach in mitigating the risk of money laundering and terrorism financing in the financial market 2. Identify various changes in modus operandi / pattern in AML/CFT risk and the need to enhance regulations to improve monitoring, detection & reporting suspicious transactions 3. Analyse the impact of non-compliance and the need to balance between business & compliance towards satisfying regulators expectations

Code of Ethics & Conduct		
(1)	Code of Ethics	<p>Objectives :</p> <ol style="list-style-type: none"> 1. Appreciate the importance of code of ethics and its role in safeguarding the financial institutions 2. Analyze financial institutions' Code of Ethics & Conduct Policy and its impact on employees 3. Comply with BNM Code of Ethics including application of the Guidance Notes: Code of Ethics For Financial Service Industry

Companies Act 2016

Companies Act 2016 : Understanding The Act, Changes and Its Impact On Bankers

Objectives :

1. Identify changes to the Companies Act 2016
2. Increase the level of understanding on the key amendments towards compliance & disclosure requirements
3. Analyze the concept of Separate Legal Entity and its legal implications under Companies Act 2016

Corporate & Economic Crime : The Law & Practice

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Objectives :

1. Be aware of operational definition of corporate fraud & types of individual or organizational crimes
2. Impact of various forms of fraud in corporate organization (especially fraud involving documentation)
3. Understand the responsibilities of corporate & corporate employees under various Malaysian laws and penalties non-compliance
4. Be expose to local & foreign case studies, social causes & prevention of corporate & economic crimes

Corporate Governance From The Banking Perspective

Corporate Governance From The Banking Perspective

Objectives :

1. Understand why do we need Corporate Governance in the banking sector
2. Know the Corporate Governance frameworks within the banking sector
3. Know the roles of different agents of governance including audit, risk and compliance sectors in the framework for corporate governance

	4. Understand the business impact of non-compliance on any of these fronts in the banking sector
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Financial Regulations, Financial Services Act 2013 (FSA 2013), Bank Negara Malaysia (BNM) Guidelines and Banking Law

(1)	FSA 2013 & BNM Guidelines - The Law & Case Studies	<p>Objectives :</p> <ol style="list-style-type: none"> 1. Describe the legislative restrictions & requirements imposed on financial institutions under Financial Services Act 2013 (FSA) & penalties for non-compliance. 2. Distinguish the purpose and application of these provisions in safeguarding the interest of financial institutions. 3. Gain full knowledge of the extent of Bank Negara's powers of control and regulate the financial service providers.
(2)	FSA 2013 & Islamic FSA 2013 & BNM Guidelines -The Law, Compliance & Case Studies	<p>Objectives :</p> <ol style="list-style-type: none"> 1. Describe the legislative restrictions & requirements imposed on financial institutions under Financial Services Act 2013 (FSA) / Islamic Financial Services Act 2013 (IFSA) & penalties for non-compliance. 2. Distinguish the purpose and application of these provisions in safeguarding the interest of financial institutions. 3. Gain full knowledge of the extent of Bank Negara's powers of control and regulate the financial service providers.

Financial Regulations, Financial Services Act 2013 (FSA 2013), Bank Negara Malaysia (BNM) Guidelines and Banking Law

(3)	Banking Law & Practice for Non-executive	<p>Objectives :</p> <ol style="list-style-type: none"> 1. Be aware of the basic relationship between bankers & customers to understand the available tools to assess the relationship within the banking legal framework. 2. Understand the difference between Islamic & conventional banking and the need to comply with Syariah requirements. 3. Realize the duties, rights and liabilities of a financial institution in respect of cheques & deposit accounts. 4. Identify the risk involved and the legal principles governing the operations of bank accounts.
(4)	Introduction of Investment Banking (IB) and Commercial Banking (CB)	<p>Objectives :</p> <ol style="list-style-type: none"> 1. Describe the role of various financial markets and complementary financial institutions. 2. Distinguish the significant differences between IBs and CBs by gaining an insight on their roles within the financial system. 3. Illustrate an understanding of Investment Banking - its role, structure and core activities. 4. Describe the range of products and services made available under Commercial Banking.
(5)	Financial Regulations in Malaysia	<p>Objectives :</p> <ol style="list-style-type: none"> 1. Describe the legislative restrictions & requirements imposed on financial institutions under various laws & regulations to ensure compliance. 2. Distinguish the purpose and application of various laws &

Financial Regulations, Financial Services Act 2013 (FSA 2013), Bank Negara Malaysia (BNM) Guidelines and Banking Law

		<p>regulations in safeguarding the interest of financial institutions.</p> <p>3. Recognize the need for financial regulations and the way in which financial regulations is applied.</p>
(6)	Legal & Practical Issues : Cheques & Deposit Accounts	<p>Objectives :</p> <ol style="list-style-type: none"> 1. Be aware of the basic relationship between bankers & customers 2. Understand the impact of cheques & deposit accounts on bankers 3. Understand the duties, rights & liabilities of a financial institution in respect of cheques and deposit accounts 4. Identify the practical risk involved & the legal principles governing operation of cheques & bank account

Foreign Exchange Administration Rules (FEAR)

(1)	Foreign Exchange Administration Rules	<p>Objectives :-</p> <ol style="list-style-type: none"> 1. Realise the history & rationale of FEAR. 2. Recognise the changes under liberalization of FEAR and issuance of new Notices. 3. Identify legal provisions relating to FEAR under FSA 2013. 4. Be exposed to various scenario & practical examples to better understand FEAR.
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Identify Common Credit Frauds In Business Accounts

(1)	Identify Common Credit Frauds In Business Accounts	<p>Objectives :</p> <ol style="list-style-type: none"> 1. Define fraud from a legal perspective and realize the main factors behind credit fraud.
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		<ol style="list-style-type: none"> 2. Recognize the importance of verification of documents and early detection of fraud to mitigate the risk of financial losses to financial institutions. 3. Analyze the modus operandi of suspected fraudulent collateral, business or loan applications and the importance to minimize such risk.
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Islamic Loan Documentation & Procedure

(1)	Islamic Loan Documentation & Procedure	<p>Objectives :</p> <ol style="list-style-type: none"> 1. Identify the Malaysian procedure towards Islamic Loan & its procedure. 2. Describe some practical issue in preparation Islamic loan documentation.
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Laws and Regulations Towards Credit Compliance

	Laws and Regulations Towards Credit Compliance	<p>Objectives :</p> <ol style="list-style-type: none"> 1. Describe the legislative restrictions & requirements imposed on financial institutions under various laws & regulations to ensure credit compliance. 2. Distinguish the purpose and application of various laws & regulations in safeguarding the interest of financial institutions credit exposure. 3. Relate to changes & practical examples on how credit compliance can be breached & the need for credit officers to mitigate such non-compliance risk
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PRACTICAL APPROACHES & CHALLENGES IN LAND LAW & PERFECTING LEGAL DOCUMENTATION Land Law

(1)	<p>Practical Approaches & Challenges In Land Law & Perfecting Legal Documentation Practical Approaches in relation to Land Law & Documentation</p>	<p>Objectives :</p> <ol style="list-style-type: none"> 1. Recognize the types of documents used under National Land Code towards perfecting the security documentation process. 2. Recognize the practical challenges in land law & land administration procedure under National Land Code 1965. 3. Analyse some of the practical issues arise during the preparation of documentation, registration, adjudication and stamping with local authorities.
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Malaysian Financial System (MFS) and Regulatory Framework

(1)	<p>Overview On Financial Institution under MFS 2016</p>	<p>Objectives :</p> <ol style="list-style-type: none"> 1. Gain an awareness regarding the Malaysian Financial System and its significant economic role. 2. Describe the various components and their roles. 3. Gain an understanding on the importance & role of BNM towards maintaining financial stability for economic wellbeing. 4. Recognize significant important industry milestones to gain an insight on the changing future banking industry landscape.
(2)	<p>Malaysian Financial System and Regulatory Framework</p>	<p>Objectives :</p> <ol style="list-style-type: none"> 1. Gain an awareness regarding the Malaysian Financial System and its significant economic role. 2. Describe the various components and role of BNM towards maintaining financial stability for economic wellbeing. 3. Describe the legislative restrictions & requirements imposed on financial institutions under various

		<p>laws & regulations to ensure compliance.</p> <p>4. Distinguish the purpose and application of various laws & regulations in safeguarding the interest of financial institutions</p>
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Personal Data Protection Act 2010 ('PDPA')

(1)	<p>Updates On PDPA 2010 & AMLATFPUAA 2001: Risk, Challenges & Vulnerabilities Towards Regulatory Compliance</p>	<p>Objectives :</p> <ol style="list-style-type: none"> 1. Recognize the importance for Reporting Institutions in moving from KYC - Rule Based Approach to KYC- Risk Based Approach in mitigating the risk of money laundering and terrorism financing in the financial market. 2. Identify various changes in modus operandi / pattern in AML/CFT risk and the need to enhance regulations to improve monitoring, detection & reporting suspicious transactions. 3. Analyze the impact of non-compliance and the need to balance between business & compliance towards satisfying regulators expectations. 4. Issuance of new Guidelines/Regulations & its impact under Personal Data Protection Act 2010.
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Professional Credit Certification (PCC) – Certified Credit Executive Module 1

(1)	<p>PCC–Certified Credit Executive Module 1</p>	<p>Syllabus :</p> <p>Chapter 1: The Malaysian Financial System</p> <p>Chapter 2: Laws and Regulations in Malaysian Banking</p> <p>Chapter 3: Ethics and Corporate Governance</p>
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Wealth Management Programme

(1)	Wealth Management Programme – Ethics, Rules & Regulations	<p>Objectives :</p> <ol style="list-style-type: none">1. Understand the importance of the code of conduct / code of ethics in performing duties2. Recognise money laundering . terrorist financing threat as the first line of defence3. Appreciate and understand how to mitigate risks associated to wealth management4. Apply knowledge obtained from case study exercises when facing “unseen” challenges
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